

AMENDMENTS

Claims 1 – 34 (Cancelled)

Claim 35 (Currently Amended) A method comprising:

~~[in connection with a financial transaction in which a term note is issued,~~

~~——— issuing a money market note, wherein the money market note and the term note have a same credit risk rating; and]~~

providing liquidity to ~~a {the} financial transaction in which a term note and a~~
~~money market note are issued, wherein the term note and the money market note have a same~~
~~credit risk rating,~~ by, upon receiving a payment for principal of the term note, crediting the payment to principal of the money market note if the principal of the money market note is not fully credited and crediting the payment to principal of the term note if the principal of the money market note is fully credited.

Claim 36 (Previously Presented) The method of claim 35 wherein the payment is held by a trust.

Claim 37 (Previously Presented) The method of claim 35 wherein the principal of the money market note and the principal of the term note are secured by an asset.

Claim 38 (Previously Presented) The method of claim 37 wherein the asset is an account receivable.

Claim 39 (Previously Presented) The method of claim 35 wherein the money market note is selected from the group consisting of commercial paper, extendible asset-backed commercial paper and an extendible asset-backed liquidity note.

Claim 40 (Previously Presented) The method of claim 35 wherein the term note comprises a provision to receive interest at an interest rate during a term period.

Claim 41 (Previously Presented) The method of claim 40 wherein the term note further comprises a provision for extending the term period for an extended term period if the principal of the term note is not fully credited by an expiration of the term period.

Claim 42 (Previously Presented) The method of claim 41 wherein the term note further comprises a provision for increasing the interest rate during the extended term period.

Claims 43 – 50 (Cancelled).

Claim 51 (Currently amended) A method comprising:

~~[in connection with a financial transaction in which a term note is issued,~~

~~holding a money market note, wherein the money market note and the term note have a same credit risk rating;]~~

~~[wherein, in order to] providing [the] liquidity to a [the] financial transaction in which a term note is issued and a money market note is held, wherein the money market note and the term note have a same credit risk rating, wherein a payment for principal of the term note is credited to principal of the money market note if the principal of the money market note is not fully credited and the payment for principal of the term note is credited to principal of the term note if the principal of the money market note is fully credited.~~

Claim 52 (Previously Presented) The method of claim 51 wherein the payment is held by a trust.

Claim 53 (Previously Presented) The method of claim 51 wherein the principal of the money

market note and the principal of the term note are secured by an asset.

Claim 54 (Previously Presented) The method of claim 53 wherein the asset is an account receivable.

Claim 55 (Previously Presented) The method of claim 51 wherein the money market note is selected from the group consisting of commercial paper, extendible asset-backed commercial paper and an extendible asset-backed liquidity note.

Claim 56 (Previously Presented) The method of claim 51 wherein the term note comprises a provision to receive interest at an interest rate during a term period.

Claim 57 (Previously Presented) The method of claim 56 wherein the term note further comprises a provision for extending the term period for an extended term period if the principal of the term note is not fully credited by an expiration of the term period.

Claim 58 (Previously Presented) The method of claim 57 wherein the term note further comprises a provision for increasing the interest rate during the extended term period.

Claim 59 (Currently amended) A method comprising:

~~[in connection with a financial transaction in which a money market note is issued,~~

~~—— holding a term note, wherein the money market note and the term note have a same credit risk rating;]~~

~~[wherein, in order to} providing~~for~~ liquidity to a ~~the~~ financial transaction in which a money market note is issued and a term note is held, wherein the money market note and the term note have a same credit risk rating, wherein a payment for principal of the term note~~

is credited to principal of the money market note if the principal of the money market note is not fully credited and the payment for principal of the term note is credited to principal of the term note if the principal of the money market note is fully credited.

Claim 60 (Previously Presented) The method of claim 59 wherein the payment is held by a trust.

Claim 61 (Previously Presented) The method of claim 59 wherein the principal of the money market note and the principal of the term note are secured by an asset.

Claim 62 (Previously Presented) The method of claim 61 wherein the asset is an account receivable.

Claim 63 (Previously Presented) The method of claim 61 wherein the money market note is selected from the group consisting of commercial paper, extendible asset-backed commercial paper and an extendible asset-backed liquidity note.

Claim 64 (Previously Presented) The method of claim 61 wherein the term note comprises a provision to receive interest at an interest rate during a term period.

Claim 65 (Previously Presented) The method of claim 64 wherein the term note further comprises a provision for extending the term period for an extended term period if the principal of the term note is not fully credited by an expiration of the term period.

Claim 66 (Previously Presented) The method of claim 65 wherein the term note further comprises a provision for increasing the interest rate during the extended term period.